

PERSONAL INFORMATION



Consuela-Elena Popescu

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Sex Female | Date of birth 06/11/1989 | Nationality Romanian

WORK EXPERIENCE

March 2023 - present

Credit Risk Consultant

Biroul de Credit (Bucharest, Romania)

- Promoting and selling the company's products and services
- In charge with the company's business trainings and presentations for new/current participants
- Carrying out the activity of design - development of the system of collection, processing and administration of data on legal entities, of the Credit Bureau
- Proposing additional functions of the system, in accordance with the requirements of the participants, the legislative changes and the trends of the lending market of legal entities in Romania

April 2022 – March 2023

Head of Credit Risk

Mogo IFN (Bucharest, Romania)

- In charge with the development of the risk management strategy and the risk profile of the company;
- Developing and updating appropriate policies and procedures for identifying, evaluating, measuring, controlling and managing all significant risks (credit risk, market risk, operational risk, reputational risk);
- Deciding on lending rules change according to the quality of the credit portfolio;
- Developing appropriate methodologies and models for analysis, risk assessment and risk exposure limitation;
- Ownership on technical implementation of scoring, reporting systems bugs resolution;
- Ensuring the Board of Directors is informed about significant issues and developments that could influence the risk profile;
- Providing specialized reports to the Board of Directors, the Risk Management Committee and the National Bank of Romania, whenever needed;
- Managing the relationship with all institutions that supply customer information for creditworthiness assessment (e.g. ANAF, CRC, Credit Bureau, etc.);
- Planning, coordinating, controlling and evaluating the activity of the subordinate structure in accordance with the law, the internal regulations of the company/group;
- Ensuring that all risk processes/lending rules are carried out in accordance with internal regulations and legislation in force;
- Ensuring the implementation by the subordinate staff of the recommendations formulated by the internal auditor, the external auditors and by the National Bank of Romania, regarding the deficiencies of the internal control system and monitoring the effect of the implemented measures;
- Representing and supporting the interests of the Risk Department in relation with management and third parties;
- Ensuring the efficient organization and adequate planning of human resources in the Risk department.

February 2021 – November 2021

Risk Control & Reporting Specialist

Unicredit Bank (Bucharest, Romania)

- Performing regular monitorings of the risk parameters used by the bank both for managerial purposes at local and group level and for the purpose of calculating specific concentrations of the loan portfolio.
- Involved in the month-end provisioning process, checking that the IFRS provisions are adequately computed and in accordance with bank's internal procedures.
- Involved in testing ad-hoc system changes/data quality assurance and performing population impact analysis.

- Constantly communicating with different departments regarding negative evolutions of the portfolio and actively coming up with solutions to mitigate them.

November 2018 – February 2021

Credit Risk Analytics Manager

O2 Telefonica (Leeds, United Kingdom)

- Recommending changes to policy rules and decisions to reduce early disconnection rate / losses due to non-payment for a portfolio of roughly 30 million customers
- Supporting the development, testing, implementation and monitoring of scorecards and other system changes
- Performing new resegmentations for scorecards with bureau information
- Main responsible for credit risk month-end reporting and KPIs investigation of variance using SAS and SQL
- Key player in the design of the new credit risk strategy and the upgrade from Transact to PowerCurve Originations
- Evaluating all available services through proof of concepts analysis and working closely with the Credit Reference Agencies

September 2016 – September 2018

Credit Risk Management Trainee

International Personal Finance (Leeds, United Kingdom)

Program designed to grow the managerial potential via intensive technical, leadership and personal development in just 3 years rotating in various markets: UK, Poland, Czech Republic, Romania and Mexico.

Year 1 - Credit Risk Analyst. Locations: Leeds, Bucharest, Warsaw.

Year 2 - Senior Analyst. Locations: Warsaw, Prague.

Year 3 - Credit Risk Manager.

Main responsibilities: analysing the performance of a portfolio of 2.3 million subprime customers and suggesting changes for improvements in the credit risk policy of different channels (home collect, digital, broker) using SQL/SAS and Excel; investigating variances in portfolio performance and ensuring controls are in place; automatizing processes of generating data from different sources (DWH, AIO, Legacy) and creating SSIS packages; writing strategies/performing changes in the risk systems (BEE, GDS) and making sure they work correctly; creating new re-segmentations for scorecards; assessing performance of agent home credit model and improving it; creating new dashboard for collections KPIs; performing affordability analysis of potential business partners; training junior colleagues and assessing their work; communicating business implications of analysis clearly to senior management/board members showing awareness of wider business impacts; sharing best practices between the markets I have worked in; calculating and reporting different KPIs for credit risk and collections; chairing the market credit risk performance call; influencing discussions about solutions and showing ability to adapt the presentation to the audience at Credit Committee meetings; taking ownership of key tasks, anticipating evolutions and taking mitigating actions; supporting Internal Audit team to perform Compliance audit for the Czech market - field testing.

May 2015 – August 2016

Planning & Reporting Analyst

British American Tobacco (Bucharest, Romania)

Main responsibilities of the job: performing financial accounting / management accounting processes in line with standard work and agreed Financial Shared Services Centres' ways of working; responsible for the preparation, integrity and quality of the assigned deliverables: management reports, financial statements, and information package supporting various decision points; contributing to collection of information of End Market driven activities by developing a strong relationship with the End Markets - covering South African markets; performing reconciliations COPA-FI-BPC-BI and BPC-HFM.

October 2014 – April 2015

Procurement Analyst

Genpact (Bucharest, Romania)

Main responsibilities of the job: assisting supplier negotiations for large buys; analyzing PRs, RFQ packages and technical specifications; processing & booking of PRs, POs, materials catalogues, goods receipt and other procurement documents; processing SOX & CC5 compliance; handling procurement reporting.

October 2011 – May 2012

Intern

L'Oreal Romania (Bucharest, Romania)

As a trainee I had to fulfil the following activities: processing orders and solving related logistics problems, issuing invoices and solving discrepancies, correcting the invoices, collecting money from debtors via e-mail and telephone, centralizing and ordering stationery products for the department, answering and diverting calls, sending packages.

EDUCATION AND TRAINING

- October 2018 – present

PhD in International Business and Economics
 University of Economic Studies of Bucharest/Faculty of International Business and Economics
- September 2013 – June 2014

Erasmus scholarship
 University of Salamanca, Spain/Faculty of Philology
- October 2012 – July 2014

MSc The Culture and Language of European Organisations(English and Spanish)
 University of Bucharest/Faculty of Foreign Languages and Literatures
- October 2011 – July 2013

MSc Financial Risk Management
 University of Economic Studies of Bucharest/Faculty of International Business and Economics
- October 2008 – July 2011

Bachelor Degree in International Business and Economics(in English)
 University of Economic Studies of Bucharest/Faculty of International Business and Economics
- October 2009 – March 2010

European Foundation Certificate in Banking
 Romanian Banking Institute of Bucharest

Other diplomas Intermediate accounting (BPP, Bucharest), Presentation skills (BPP, Bucharest), Customer service (BPP, Bucharest), Managing corporate credit risk (Romanian Banking Institute of Bucharest), SAS Programming 1 Essentials, SAS Statistics 1: Introduction to Anova, Regression and Logistic regression, Diploma de Español como Lengua Extranjera B2 (Cervantes Institute), Certificate in Advanced English C1 (Cambridge)

PERSONAL SKILLS

Mother tongue(s) Romanian

Other language(s)	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
English	C2	C2	C1	C1	C1
Certificate in Advanced English level C1 (2007)					
Spanish	C2	C2	C1	C1	C1
Diploma de Español como Lengua Extranjera level B2(2012)					
French	B2	B2	B1	B1	B2

Levels: A1/2: Basic user - B1/2: Independent user - C1/2 Proficient user
 Common European Framework of Reference for Languages

Communication skills	Throughout the years, I have worked in teams at university, at work or during voluntary work successfully. I believe I am a sociable person, goal-oriented who can handle well stressful and ambiguous situations, open-minded and friendly. While working at IPF I worked in 4 different markets (Poland, Romania, UK, Czech Republic) and I have to highlight I can adapt easily to new conditions. I consider myself committed, with good time management as I succeeded in completing all my professional goals until now. And by this I mean working, studying and doing voluntary work practically at the same time. During volunteering I managed a group of 8 volunteers and I had 2 direct reports when working at Mogo IFN.
Organisational / managerial skills	Responsible for 8 volunteers during volunteering time and also 2 direct reports when working at Mogo IFN. Since I succeeded successfully in managing them, objectives were fulfilled and feedback received from stakeholders was good I reckon the organisational and managerial skills are good.
Job-related skills	I reckon I have good analytical skills, I am a self-starter and I also possess credit risk knowledge gained in my studies and also in my roles in credit risk. I have worked with data for the past years for big companies thus I possess good analytical and querying skills. I am a very pro-active and results-oriented person, I enjoy working and communicating with people from different cultures and do not give up until I reach my objective. I am also good at persuading stakeholders and successfully implemented projects at work.
Computer skills	Advanced command of Microsoft Office tools (Word, Excel, Powerpoint, Outlook, Access), SQL, SAS, BI, BPC, Eviews, Statistica, R.
Other skills	Good communication, organizational and managerial skills acquired in my years as volunteer for Erasmus student network, in the first period as National Representative (2014-2015) where I promoted ESN Romania's relation with the other countries, informing both the sections and the National Board of the international events and projects, creating the annual action plan and strategy for ESN Romania, cooperating with the National Board and appointing counsellors, voting on the adoption of statutes, standing orders, managing the group of Local Representatives, etc but also as Financial auditor (2015-2016) where I coordinated and performed the internal audit for the year 2015 at the headquarters of ESN International in Brussels, Belgium and presented the audit report at the Annual General Meeting in Warsaw, Poland.
Driving licence	B

ADDITIONAL INFORMATION

Publications	<ul style="list-style-type: none"> • Horobet, A., Vrinceanu, G., Popescu, C., & Belascu, L. (2021). Business Dynamics in Recovery Times: A Comparative Perspective on Manufacturing Firms' Performance in the European Union. <i>Management Dynamics in the Knowledge Economy</i>, 9(1), pp. 122-136. ISSN: 2392-8042 (online). • Vrinceanu, G., Horobet, A., Popescu, C., Belascu, L. (2020). The influence of oil price on renewable energy stock prices: an analysis for entrepreneurs. <i>Studia Universitatis Vasile Goldis Arad. Economics Series</i>, 30(2), pp. 24-35, DOI: 10.2478/sues-2020-0010. ISSN: 1584-2339; (online); ISSN: 2285-3065 • Popescu, C., Vrinceanu, G., Horobet, A., Belascu, L. (2020). Managing Exchange Rate Risk with Derivatives: An Application of the Hedge Ratio. <i>Izvestiya Journal of Varna University of Economics</i>, 64 (3), pp. 316 - 327. DOI: 10.36997/IJUEV2020.64.3.316. <i>Revistă indexată BDI - CEEOL, Google Scholar, ERIH Plus, DOAJ</i>. ISSN (Online): 2367-6957; ISSN (Print): 2367-6361 • Horobet, A., Vrinceanu, G., Popescu, C., Belascu, L. (2019). Oil Price and Stock Prices of EU Financial Companies: Evidence from Panel Data Modeling. <i>Energies</i>, 12, 4072, DOI: 10.3390/en12214072. ISSN 1996-107 • Belascu, L., Horobet, A., Vrinceanu, G., Popescu, C. (2021). Performance Dissimilarities in European Union Manufacturing: The Effect of Ownership and Technological Intensity. <i>Sustainability</i>. 13. 10407. DOI: 10.3390/su131810407. ISSN (online): 2071-1050 • Popescu, C., Horobet, A., Vrinceanu, G., Belascu, L. (2021). Business recovery in the European Union after the global financial crisis: lessons for the Coronavirus pandemic. <i>Eastern Journal of European Studies</i>. 12. 231-249. DOI: 10.47743/ejes-2021-SI11. ISSN: 2068-6633 (online); 2068-651X (print) • Popescu, C., Pentescu, A., Shivarov, A. (2024). Sustainability, ESG ratings and corporate performance in the manufacturing sector: A research review. <i>European Journal of Interdisciplinary studies</i>, 15(2), ISSN: 2067-3795
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